

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Steven W. Winthrop
 Nancy G Winthrop
 Debtors

Case No. 13-11605-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: 138NEW

Page 1 of 3
 Total Noticed: 51

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db/jdb
 cr +Steven W. Winthrop, Nancy G Winthrop, 58 Lawrence Avenue, Holland, PA 18966-2204
 +Federal National Mortgage Association (Fannie Mae, c/o Rosicki, Rosicki, & Associates, P.C.,
 51 E. Bethpage Rd, Plainview, NY 11803-4224
 cr +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555,
 Monroe, LA 71203-4774
 12979718 American Education Services, P.O.Box 2461, Harrisburg, PA 17105-2461
 12979726 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA Card Services, Bank Of America, P.O.Box 982235,
 El Paso, TX 79998-2235)
 13476594 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 12979722 Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 12979723 +Chase Home Finance LLC, JPMorgan Chase Bank, N.A., P.O.Box 24696, Columbus, OH 43224-0696
 12979724 +Citibank (South Dakota) N.A., P.O.Box 6500, Sioux Falls, SD 57117-6500
 12988415 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13398981 +Council Rock School District (Northampton Township, Keystone Collections Group,
 c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
 12979725 +Creditors Financial Group, LLC, P.O.Box 440290, Aurora, CO 80044-1500
 12992778 +Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13107226 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13018878 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 13035696 FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
 and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
 12979727 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Credit, National Bankruptcy Service Center, P.O.Box 537901,
 Livonia, MI 48153-7901)
 13271059 Federal National Mortgage Association, c/o Seterus Inc., PO Box 1047,
 Hartford, CT 06143-1047
 13038438 +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555,
 Attn: Correspondence Mail, Monroe, LA 71203-4774
 13038439 JPMorgan Chase Bank, National Association, c/o David W. Raphael, Esquire,
 Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 13130939 +Jeffrey C. McCullough, Esquire, 16 North Franklin Street, Suite 300,
 Doylestown, PA 18901-3556
 12979731 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 12979730 +Macy's/DSNB, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
 13398982 +Northampton Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro,
 546 Wendel Rd., Irwin, PA 15642-7539
 13329463 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 12982152 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 12979735 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 12979734 Plaza Recovery, Inc., 5800 North Concourse Drive, Houston, TX 77072
 12979736 RBS Citizens, N.A., Consumer Loan Servicing, P.O.Box 42002, Providence, RI 02940-2002
 12979737 Sunrise Credit Services, Inc., P.O.Box 9100, Farmingdale, NY 11735-9100
 12979738 U.S. Department Of Education, FedLoan Servicing, P.O.Box 69184, Harrisburg, PA 17106-9184
 12979739 U.S. Department Of Education, P.O.Box 530229, Atlanta, GA 30353-0229
 13003910 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 12979740 +United Collection Bureau, Inc., P.O.Box 1418, Maumee, OH 43537-8418
 13759483 +Wilmington Savings Fund Society FSB, c/o Joshua I. Goldman, Esq., KML Law Group P.C.,
 701 Market St., Ste. 5000, Phila., PA 19106-1541
 13839168 +Wilmington Savings Fund Society FSB, c/o Thomas Puleo, Esq., KML Law Group PC,
 701 Market St., Ste. 5000, Phila., PA 19106-1541
 13898965 Wilmington Savings Fund Society, FSB, P.O.Box 52708, Irvine, CA 92619-2708
 12979741 +World Of Animals Of Bethayres, 2621 Philmont Ave., Huntington Valley, PA 19006-5301
 13082267 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 17 2018 02:23:03 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 02:21:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 17 2018 02:22:55 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 NONE E-mail/Text: cio.bncmail@irs.gov May 17 2018 02:21:41 IRS, c/o Brian S. Jones,
 701 Market Street, Suite 2200, Philadelphia, PA 19106
 12979719 E-mail/Text: legal@arsnational.com May 17 2018 02:21:48 ARS National Services, Inc.,
 P.O.Box 463023, Escondido, CA 92046-3023
 12979721 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 17 2018 02:23:53 CCS, Two Wells Ave.,
 Newton, MA 02459-3246

District/off: 0313-2

User: Randi
Form ID: 138NEW

Page 2 of 3
Total Noticed: 51

Date Rcvd: May 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12979720 +E-mail/Text: cms-bk@cms-collect.com May 17 2018 02:21:47 Capital Management Services, LP,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
12979729 +E-mail/Text: ebn@ltdfin.com May 17 2018 02:21:47 LTD Financial Services, LP,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
12979733 +E-mail/Text: egssupportservices@alorica.com May 17 2018 02:22:40 NCO Financial Systems Inc,
507 Prudential Road, Horsham, PA 19044-2308
12979732 E-mail/Text: bankruptcy_notifications@ccsusa.com May 17 2018 02:23:53 Nationwide Insurance,
P.O.Box 55126, Boston, MA 02205-5126
13042958 +E-mail/Text: bncmail@w-legal.com May 17 2018 02:22:54 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13041379 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 17 2018 02:17:42
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Federal National Mortgage Association
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
12996133* Dept. of the Treasury, IRS, PO BOX 7346, PHILA PA 19101-7346
13003797* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,
Detroit MI 48255-0953)
12979728* Internal Revenue Service, P.O.Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

BRIAN SCOTT JONES on behalf of IRS brian.s.jones@irs.counsel.treas.gov
DAVID W. RAPHAEL on behalf of Creditor JPMorgan Chase Bank, National Association
draphael@grenenbirsic.com, mcupec@grenenbirsic.com
DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ on behalf of Creditor Citizens Automobile Finance, Inc.
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JEFFREY C. MCCULLOUGH on behalf of Debtor Steven W. Winthrop jeffmccullough@bondmccullough.com,
mbehlacher@bondmccullough.com
JEFFREY C. MCCULLOUGH on behalf of Joint Debtor Nancy G Winthrop
jeffmccullough@bondmccullough.com, mbehlacher@bondmccullough.com
JEROME B. BLANK on behalf of Creditor Fannie Mae (Federal National Mortgage Association)
paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor Fannie Mae (Federal National Mortgage Association)
paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Federal National Mortgage Association ("Fannie
Mae"), creditor c/o Seterus, Inc. bkgroup@kmlawgroup.com

District/off: 0313-2

User: Randi
Form ID: 138NEW

Page 3 of 3
Total Noticed: 51

Date Rcvd: May 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Steven W. Winthrop and Nancy G
Winthrop

Debtor(s)

Bankruptcy No: 13-11605-elf
Chapter: 13

NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street
Suite 400
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 5/16/18